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# Appendix C: Sample Peer Group Average Report

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This appendix presents sample pages of the Peer Group Average Report (public and regulatory versions), which is produced for Peer Groups 1 through 7 (refer to page 2-2 for a description of each peer group). Definitions of ratios contained in this report are, for the most part, identical to those that appear in individual BHCPRs and are found in Section 3 of this manual. Individual report pages that correspond to each peer group report page are as follows:

Peer Group Report	Individual BHCPR
1	1
2	3
3	4
4	7
5	8
6	12
7 (Public Version)	13 (Public Version)
7 (Confidential)	13A (Confidential)
7A (Confidential)	13 (Confidential)
8	9 and 14
9 (Public Version)	11 (Public Version)
9 (Confidential)	11 (Confidential)
10	15
11	18
12	19

\*\*\*\*\* INTERNAL FR/CONFIDENTIAL \*\*\*\*\*  
month yyyy BANK HOLDING COMPANY PERFORMANCE REPORT  
PEER GROUP AVERAGE

PEER GROUP INFORMATION

THE FOLLOWING PAGES CONTAIN A SUMMARY OF THE PEER GROUP FINANCIAL DATA BASED ON THE FR Y-9C (CONSOLIDATED FINANCIAL STATEMENTS FOR BANK HOLDING COMPANIES) AND THE FR Y-9LP (PARENT ONLY FINANCIAL STATEMENTS FOR BANK HOLDING COMPANIES). THE CONTENTS CLOSELY PARALLEL THE INDIVIDUAL BANK HOLDING COMPANY PERFORMANCE REPORT FORMAT. A DESCRIPTION OF EACH PEER GROUP IS PROVIDED BELOW.

DETAILED INFORMATION CONCERNING THE FINANCIAL RATIOS ARE FOUND IN "A USER'S GUIDE TO THE BANK HOLDING COMPANY PERFORMANCE REPORT."

PEER GROUP NUMBER	DESCRIPTION
01	CONS ASSETS EQUAL TO OR GREATER THAN \$10 BIL
02	CONS ASSETS BETWEEN \$3 BIL AND \$10 BIL
03	CONS ASSETS BETWEEN \$1 BIL AND \$3 BIL
04	CONS ASSETS BETWEEN \$500 MIL AND \$1 BIL
05	CONS ASSETS BETWEEN \$300 MIL AND \$500 MIL
06	CONS ASSETS BETWEEN \$150 MIL AND \$300 MIL
07*	CONSOLIDATED ASSETS LESS THAN \$150 MIL

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FOR INFORMATION ON ORDERING INDIVIDUAL OR PEER GROUP REPORTS OR THE USER'S GUIDE, CONTACT THE NATIONAL TECHNICAL INFORMATION SERVICE (NTIS) IN SPRINGFIELD, VIRGINIA AT (703) 487-4650.

NOTE

THIS REPORT, WHICH IS PREPARED BY THE FEDERAL RESERVE BOARD'S DIVISION OF BANKING SUPERVISION AND REGULATION, IS USED BY THE FEDERAL RESERVE SYSTEM IN CARRYING OUT ITS SUPERVISORY RESPONSIBILITIES. ALL INFORMATION CONTAINED HEREIN WAS OBTAINED FROM SOURCES DEEMED RELIABLE. HOWEVER, NO GUARANTEE IS GIVEN AS TO THE ACCURACY OF THE DATA OR OF THE CALCULATIONS DERIVED THEREFROM. THE DATA AND CALCULATIONS IN THIS REPORT DO NOT INDICATE APPROVAL OR DISAPPROVAL OF ANY PARTICULAR INSTITUTION'S PERFORMANCE AND ARE NOT TO BE CONSTRUED AS A RATING OF ANY INSTITUTION BY THE FEDERAL RESERVE SYSTEM. USERS ARE CAUTIONED THAT ANY CONCLUSIONS DRAWN FROM THIS REPORT ARE THEIR OWN AND ARE NOT TO BE ATTRIBUTED TO THE FEDERAL RESERVE SYSTEM. QUESTIONS REGARDING THE CONTENTS OF THIS REPORT SHOULD BE DIRECTED TO THE NEAREST FEDERAL RESERVE BANK.

\*INCLUDES ONLY BANK HOLDING COMPANIES WITH TWO OR MORE BANK SUBSIDIARIES AND THAT HAVE OUTSTANDING DEBT TO THE GENERAL PUBLIC OR ARE ENGAGED IN A NONBANK ACTIVITY INVOLVING FINANCIAL LEVERAGE OR ENGAGED IN CREDIT EXTENDING ACTIVITIES. PRIOR TO MARCH 1994, HOWEVER, THE PEER GROUP WAS COMPOSED OF ALL MULTI-BANK HOLDING COMPANIES.

BHCPR PEER GROUP DATA  
PEER GROUP 01

PAGE 1

SUMMARY RATIOS

	mm yyyy	mm yyyy	yyyy	yyyy	yyyy
	60	60	61	60	61
NUMBER OF BHCS IN PEER GROUP					
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
NET INTEREST INCOME (TE)	3.47	3.57	3.65	3.85	3.82
+ NON-INTEREST INCOME	2.38	2.30	2.34	2.23	2.08
- OVERHEAD EXPENSE	3.52	3.54	3.90	3.68	3.62
- PROVISION FOR LOSSES	0.27	0.30	0.32	0.36	0.33
+ SECURITIES GAINS (LOSSES)	0.06	0.07	0.06	0.05	0.05
+ OTHER TAX EQUIV ADJUSTMENTS	0.00	0.00	0.00	0.00	0.00
= PRETAX NET OPER INCOME (TE)	2.13	2.17	2.04	2.08	2.05
NET OPERATING INCOME	1.33	1.36	1.28	1.32	1.24
NET INCOME	1.32	1.34	1.28	1.32	1.24
PERCENT OF AVG EARNING ASSETS:					
INTEREST INCOME (TE)	7.52	8.08	8.23	8.44	8.23
INTEREST EXPENSE	3.65	4.06	4.14	4.13	3.98
NET INTEREST INCOME (TE)	3.88	4.02	4.09	4.31	4.25
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
NET LNS&LS LOSSES/AVG LOANS & LEASES	0.40	0.49	0.49	0.54	0.52
EARNINGS COVERAGE OF NET LOSSES (X)	13.72	12.44	12.89	11.50	11.81
LNS&LS ALLOWANCE/TOTAL LOANS & LEASES	1.58	1.71	1.57	1.71	1.86
NONACCR LNS&LS+RE ACQ/LNS&LS+RE ACQ	0.71	0.64	0.67	0.64	0.74
LIQUIDITY AND FUNDING:					
NET NONCORE FUNDING DEPENDENCE	33.69	32.39	33.66	34.39	31.34
NET ST NONCORE FUNDING DEPENDENCE	24.65	23.05	23.58	23.08	21.79
NET LOANS & LEASES/TOTAL ASSETS	61.74	60.99	60.91	61.48	61.50
CAPITALIZATION:					
TIER 1 LEVERAGE RATIO	7.27	7.47	7.30	7.42	7.51
EQUITY CAPITAL/TOTAL ASSETS	8.09	8.07	8.06	7.91	8.07
NET LOANS&LS/EQUITY CAPITAL (X)	7.76	7.62	7.63	7.79	7.66
CASH DIVIDENDS/NET INCOME	39.64	36.60	42.07	38.74	39.56
RETAINED EARNINGS/AVG EQUITY CAP	9.85	10.50	9.16	10.28	9.59
PARENT COMPANY RATIOS:					
SHORT-TERM DEBT/EQUITY CAPITAL	9.79	9.23	9.64	9.31	9.39
LONG-TERM DEBT/EQUITY CAPITAL	23.42	28.03	23.37	27.65	27.64
EQUITY INVEST IN SUBS/EQUITY CAP	111.10	111.37	110.95	110.74	105.62
CASH FR OPER+NONCASH+OP EXP/OP EXP+DIV	136.07	154.52	156.37	158.20	184.81

BHCPR PEER GROUP DATA  
PEER GROUP 01

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RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

PERCENT OF AVERAGE ASSETS	mmm yyyy	mmm yyyy	yyyy	yyyy	yyyy
INTEREST INCOME (TE)	6.72	7.15	7.31	7.52	7.38
LESS: INTEREST EXPENSE	3.24	3.58	3.65	3.67	3.56
EQUALS: NET INTEREST INCOME (TE)	3.47	3.57	3.65	3.85	3.82
PLUS: NON-INTEREST INCOME	2.38	2.30	2.34	2.23	2.08
EQUALS: ADJ OPERATING INCOME (TE)	5.85	5.88	6.19	6.07	5.89
LESS: OVERHEAD EXPENSE	3.52	3.54	3.90	3.68	3.62
LESS: PROVISION FOR CREDIT LOSSES	0.26	0.30	0.32	0.36	0.33
LESS: PROV FOR ALLOC TRANSFER RISK	0.00	0.00	0.00	0.00	0.00
PLUS: REALIZED G/L ON HTM SEC	0.00	0.00	0.00	0.00	0.00
PLUS: REALIZED G/L ON AFS SEC	0.06	0.07	0.06	0.05	0.04
PLUS: OTHER TAX EQUIV ADJUSTMENTS	0.00	0.00	0.00	0.00	0.00
EQUALS: PRETAX NET OPER INC (TE)	2.13	2.17	2.04	2.08	2.05
LESS: APPLICABLE INCOME TAXES (TE)	0.77	0.78	0.74	0.79	0.77
LESS: MINORITY INTEREST	0.02	0.02	0.02	0.02	0.00
EQUALS: NET OPERATING INCOME	1.33	1.36	1.28	1.32	1.24
PLUS: NET EXTRAORDINARY ITEMS	0.00	0.00	0.00	0.00	0.00
EQUALS: NET INCOME	1.32	1.34	1.28	1.32	1.24
MEMO: NET INCOME (LAST FOUR QTRS)	1.28	1.33	1.31	1.32	1.24
MARGIN ANALYSIS:					
AVG EARNING ASSETS/AVG ASSETS	89.12	88.57	88.88	89.02	89.64
AVG INT-BEARING FUNDS/AVG ASSETS	74.14	73.07	73.27	73.55	73.43
INT INCOME (TE)/AVG EARNING ASSETS	7.52	8.08	8.23	8.44	8.23
INT EXPENSE/AVG EARNING ASSETS	3.65	4.06	4.14	4.13	3.98
NET INT INC (TE)/AVG EARN ASSETS	3.88	4.02	4.09	4.31	4.25
YIELD OR COST:					
TOTAL LOANS AND LEASES (TE)	8.06	8.53	8.83	9.02	8.89
INVESTMENT SECURITIES (TE)	6.31	6.59	6.77	6.78	6.67
INT-BEARING BANK BALANCES	6.35	7.43	9.15	8.18	7.48
FED FUNDS SOLD & REVERSE REPOS	4.76	5.71	6.33	5.87	5.50
TRADING ASSETS	3.73	4.23	4.04	4.27	4.51
TOTAL EARNING ASSETS	7.47	8.01	8.17	8.36	8.16
INVESTMENT SECURITIES (TE):					
U.S. TREASURY AND AGENCY SEC	6.05	6.44	6.70	6.65	6.57
MUNICIPAL SECURITIES (BOOK)	5.40	5.65	5.74	5.97	6.15
MUNICIPAL SECURITIES (TE)	9.11	9.79	9.47	10.21	9.93
OTHER INVESTMENT SECURITIES	6.25	6.13	6.63	6.94	6.22
INTEREST-BEARING DEPOSITS	3.90	4.34	4.46	4.43	4.35
TIME DEPOSITS OF \$100K OR MORE	4.96	5.35	5.51	5.53	5.38
TIME DEPOSITS < \$100K	3.93	3.35	3.57	8.16	NA
OTHER DOMESTIC DEPOSITS	1.66	1.55	1.83	2.28	4.10
FOREIGN DEPOSITS	5.12	5.26	5.64	5.47	5.42
FED FUNDS PURCHASED AND REPOS	4.79	5.32	5.53	5.48	5.13
OTHER BORROWED FUNDS	5.55	6.18	6.22	6.44	6.16
MORTGAGES AND CAPITALIZED LEASES	NA	NA	NA	NA	18.19
ALL INTEREST-BEARING FUNDS	4.39	4.91	5.04	5.01	4.87

BHCPR PEER GROUP DATA  
PEER GROUP 01  
NON-INTEREST INCOME AND EXPENSES

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	mm yyyy	mm yyyy	yyyy	yyyy	yyyy
AVG PERSONNEL EXP PER EMPL (\$000)	14	13	51	50	47
AVG ASSETS PER EMPLOYEE (\$000)	3,304	3,094	2,992	2,861	2,785
ANALYSIS RATIOS					
MUTUAL FUND FEE INC/NON-INT INC	6.05	4.62	4.95	4.22	3.60
OVERHEAD EXP/NII + NON-INT INC	60.54	61.07	64.44	61.38	62.34
PERCENT OF AVERAGE ASSETS:					
TOTAL OVERHEAD EXPENSE	1.79	1.84	1.89	1.84	1.79
PERSONNEL EXPENSE	0.48	0.51	0.54	0.54	0.54
NET OCCUPANCY EXPENSE	1.22	1.25	1.48	1.32	1.30
OTHER OPERATING EXPENSES	3.52	3.54	3.90	3.68	3.62
OVERHEAD LESS NON-INTEREST INC	1.14	1.24	1.45	1.46	1.49
PERCENT OF ADJ OPER INC (TE):					
TOTAL OVERHEAD EXPENSE	30.66	30.76	30.75	30.49	30.48
PERSONNEL EXPENSE	8.50	8.44	8.73	8.67	9.03
NET OCCUPANCY EXPENSE	20.83	21.23	23.49	21.55	22.10
OTHER OPERATING EXPENSES	59.99	60.43	63.83	60.71	61.60
TOTAL NON-INTEREST INCOME	39.06	39.20	38.64	36.99	35.59
OVERHEAD LESS NON-INTEREST INC	20.93	21.23	25.18	23.72	26.01
TAX RATIOS					
APPL INC TAXES/PRETAX NOI (TE)	33.53	33.12	32.80	33.88	33.91
APPL INC TAX+TE/PRETAX NOI+TE	36.24	36.40	36.06	37.11	37.52

BHCPR PEER GROUP DATA  
PEER GROUP 01

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PERCENT COMPOSITION OF ASSETS AND LOAN MIX

PERCENT OF TOTAL ASSETS	mmm yyyy	mmm yyyy	yyyy	yyyy	yyyy
REAL ESTATE LOANS	31.66	29.09	30.96	29.16	27.99
COMMERCIAL AND INDUSTRIAL LOANS	16.70	16.84	16.03	16.30	15.79
LOANS TO INDIVIDUALS	8.38	9.37	8.39	10.22	11.73
LOANS TO DEPOSITORY INSTITUTIONS	0.47	0.59	0.44	0.66	0.60
AGRICULTURAL LOANS	0.34	0.36	0.35	0.37	0.42
LOANS TO FOREIGN GOVTS AND INST	0.06	0.07	0.06	0.07	0.15
OTHER LOANS AND LEASES	5.17	5.17	5.02	5.18	5.20
NET LOANS AND LEASES	61.74	60.99	60.91	61.48	61.50
SECURITIES OVER 1 YEAR	16.95	15.34	16.28	15.07	15.09
EQUITY SECURITIES	0.98	0.79	0.89	0.74	0.66
SUBTOTAL	79.68	77.22	78.09	77.38	77.32
INTEREST-BEARING BANK BALANCES	0.98	1.13	1.25	1.30	1.36
FEDERAL FUNDS SOLD & REVERSE REPOS	2.06	3.22	2.94	3.15	2.34
DEBT SECURITIES 1 YEAR OR LESS	2.07	2.66	2.43	2.25	3.00
TRADING ASSETS	2.24	2.67	2.35	3.30	3.22
TOTAL EARNING ASSETS	88.69	88.02	88.13	87.79	88.02
NON-INT CASH AND DUE FROM DEP INST	3.58	4.37	4.18	4.82	5.18
ACCEPTANCES	0.13	0.23	0.16	0.29	0.37
OTHER REAL ESTATE OWNED	0.06	0.06	0.06	0.07	0.09
ALL OTHER ASSETS	7.53	7.37	7.53	7.10	6.43
MEMORANDA:					
SHORT-TERM INVESTMENTS	5.97	6.54	6.13	7.13	6.72
U.S. TREASURY AND AGENCY SEC	14.65	14.53	14.03	13.89	14.47
MUNICIPAL SECURITIES	1.13	1.12	1.13	1.14	1.25
OTHER DEBT SECURITIES	3.68	2.34	3.56	2.07	2.38
RE LOANS SECURED BY 1-4 FAMILY	19.17	18.27	19.05	18.60	17.45
REVOLVING	2.25	2.39	2.19	2.52	2.38
CLOSED-END, SEC BY FIRST LIENS	14.82	14.05	15.00	14.22	13.22
CLOSED-END, SEC BY JUNIOR LIENS	2.10	1.83	1.85	1.86	1.85
COMMERCIAL REAL ESTATE LOANS	12.03	10.32	11.44	10.06	10.02
CONSTRUCTION AND LAND DEV	2.53	1.98	2.35	1.97	1.87
MULTIFAMILY	1.21	0.99	1.18	0.96	0.95
NONFARM NONRESIDENTIAL	8.06	7.16	7.68	6.95	7.01
RE LOANS SECURED BY FARMLAND	0.24	0.22	0.23	0.22	0.23
LOAN MIX, % OF GROSS LOANS & LEASES:					
REAL ESTATE LOANS	48.77	44.75	47.59	44.45	42.98
RE LOANS SECURED BY 1-4 FAMILY	29.56	28.21	29.29	28.39	26.95
REVOLVING	3.44	3.66	3.35	3.83	3.60
CLOSED-END	26.12	24.55	25.94	24.56	23.34
COMMERCIAL REAL ESTATE LOANS	18.38	15.69	17.46	15.22	15.21
CONSTRUCTION AND LAND DEV	3.78	2.98	3.50	2.91	2.80
MULTIFAMILY	1.94	1.64	1.87	1.60	1.60
NONFARM NONRESIDENTIAL	12.22	10.86	11.65	10.49	10.58
RE LOANS SECURED BY FARMLAND	0.36	0.34	0.35	0.33	0.34
LOANS TO DEPOSITORY INSTITUTIONS	1.00	1.47	1.14	1.54	1.25
COMMERCIAL & INDUSTRIAL LOANS	27.26	27.62	26.69	26.83	25.74
LOANS TO INDIVIDUALS	13.24	14.41	13.16	15.62	17.87
CREDIT CARD LOANS	2.51	3.87	2.81	4.53	5.51
AGRICULTURAL LOANS	0.53	0.56	0.54	0.57	0.64
LOANS TO FOREIGN GOVTS AND INST	0.19	0.19	0.14	0.21	0.30
OTHER LOANS AND LEASES	9.16	9.85	8.73	9.63	9.57

BHCPR PEER GROUP DATA  
PEER GROUP 01

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LIQUIDITY AND FUNDING

PERCENT OF TOTAL ASSETS	mm yyy	mm yyy	yyy	yyy	yyy
SHORT-TERM INVESTMENTS	5.97	6.54	6.13	7.13	6.72
LIQUID ASSETS	24.73	27.05	25.82	26.87	27.35
INVESTMENT SECURITIES	20.44	18.89	19.61	18.15	18.82
NET LOANS AND LEASES	61.74	60.99	60.91	61.48	61.50
NET LOANS, LS & STDBY LTRS OF CREDIT	65.55	64.95	64.66	65.46	65.48
CORE DEPOSITS	52.28	52.86	52.38	53.76	55.85
NONCORE FUNDING	32.14	31.23	32.30	30.88	29.23
TIME DEPOSITS OVER \$100K	7.55	7.35	7.59	6.94	6.69
FOREIGN DEPOSITS	5.01	6.11	5.69	6.48	5.80
FEDERAL FUNDS PURCHASED AND REPOS	8.90	8.82	9.06	8.63	8.34
NET FED FUNDS PURCHASED (SOLD)	6.32	5.60	6.13	5.48	5.59
COMMERCIAL PAPER	0.80	0.71	0.68	0.78	0.81
OTHER BORROWINGS W/REM MAT OF 1 YR OR LESS	4.56	4.41	4.26	4.53	4.74
EARNING ASSETS REPR IN 1 YEAR	41.92	47.23	44.34	45.66	47.59
INT-BEARING LIAB REPR IN 1 YR	23.38	23.45	23.25	23.60	22.35
LONG-TERM DEBT REPR IN 1 YR	2.14	1.83	2.03	1.62	1.26
NET ASSETS REPRICEABLE IN 1 YEAR	16.41	21.94	19.05	20.45	23.97
OTHER LIQUIDITY AND FUNDING RATIOS					
NET NONCORE FUNDING DEPENDENCE	33.69	32.39	33.66	34.39	31.34
NET ST NONCORE FUNDING DEPENDENCE	24.65	23.05	23.58	23.08	21.79
SHORT-TERM INV/ST NONCORE FUNDING	23.85	27.21	26.44	27.78	28.98
LIQ ASTS-ST NONCORE FNDG/NONLIQ ASTS	0.77	5.06	2.53	5.23	8.17
NET LOANS & LEASES/TOTAL DEPOSITS	94.68	91.21	92.10	90.58	89.60
NET LOANS & LEASES/CORE DEPOSITS	127.37	123.09	126.07	121.39	119.84
HELD-TO-MAT SEC APPR (DEPR)/EQ CAP	0.45	0.61	0.64	0.47	0.29
AVAIL-FOR-SALE SEC APPR(DEPR)/EQ CAP	0.81	2.13	1.91	2.23	0.84
U.S. AGENCY SEC APPR(DEPR)/EQUITY CAP	-0.07	0.12	0.25	0.14	0.02
STRUCT NOTES APPR (DEPR)/EQ CAP	0.03	0.00	-0.01	0.00	-0.01
PERCENT OF INVESTMENT SECURITIES					
HELD-TO-MATURITY SECURITIES	13.24	13.86	13.41	12.22	13.69
AVAILABLE-FOR-SALE SECURITIES	86.76	86.14	86.59	87.78	86.31
U.S. TREASURY AND AGENCY SEC	72.68	75.55	72.09	74.86	75.26
MUNICIPAL SECURITIES	5.84	6.07	6.03	6.44	6.96
FOREIGN SECURITIES	2.82	2.91	2.74	3.29	3.21
OTHER SECURITIES	18.66	14.55	19.15	14.42	13.62
DEBT SECURITIES 1 YEAR OR LESS	12.23	14.95	13.16	13.56	16.18
DEBT SECURITIES 1 TO 5 YEARS	20.50	23.77	19.56	26.45	29.10
DEBT SECURITIES OVER 5 YEARS	61.43	55.74	62.17	54.61	50.05
PLEGDED SECURITIES	49.83	48.18	49.91	50.45	49.55
STRUCTURED NOTES, FAIR VALUE	0.31	0.59	0.26	0.68	0.94

BHCPR PEER GROUP DATA  
PEER GROUP 01

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ALLOWANCE AND NET LOAN AND LEASE LOSSES

ANALYSIS RATIOS	mm yyyy	mm yyyy	yyyy	yyyy	yyyy
PROVISION FOR LOSSES/AVG ASSETS	0.27	0.30	0.32	0.36	0.33
PROV FOR LOSSES/AVG LOANS AND LEASES	0.41	0.46	0.51	0.56	0.51
PROVISION FOR LOSSES/NET LOSSES	112.80	109.18	112.76	107.04	95.71
LN&LS ALLOWANCE/TOTAL LOANS AND LEASES	1.58	1.71	1.57	1.71	1.86
LN&LS ALLOWANCE/NET LOAN & LEASE LOSSES (X)	5.72	6.31	6.17	5.53	5.11
ALLOW FOR CREDIT LOSSES/NONACCR ASSETS	308.51	407.53	340.14	416.80	368.06
LN&LS ALLOWANCE/90+ DAYS PD+NONACCR LNS&LS	213.92	234.07	224.51	232.56	229.85
GROSS LN&LS LOSSES/AVG LOANS & LEASES	0.54	0.63	0.61	0.72	0.70
RECOVERIES/AVG LOANS AND LEASES	0.14	0.17	0.16	0.20	0.21
NET LOSSES/AVG LOANS AND LEASES	0.40	0.49	0.49	0.54	0.52
RECOVERIES/PRIOR YEAR-END LOSSES	6.71	7.65	32.76	36.68	41.83
EARNINGS COVERAGE OF NET LOSSES (X)	13.72	12.44	12.89	11.50	11.81
NET LOAN AND LEASE LOSSES BY TYPE					
REAL ESTATE LOANS	0.05	0.03	0.04	0.07	0.11
RE LOANS SECURED BY 1-4 FAMILY	0.09	0.09	0.06	0.09	0.07
REVOLVING	0.13	0.13	0.16	0.10	0.12
CLOSED-END	0.08	0.07	0.08	0.09	0.07
COMMERCIAL REAL ESTATE LOANS	-0.02	-0.03	-0.02	0.00	0.11
CONSTRUCTION AND LAND DEV	0.04	-0.08	-0.01	-0.12	0.29
MULTIFAMILY	0.00	-0.02	0.01	0.02	0.07
NONFARM NONRESIDENTIAL	-0.03	-0.05	-0.01	0.00	0.03
RE LOANS SECURED BY FARMLAND	-0.02	-0.01	0.03	-0.01	-0.05
COMMERCIAL AND INDUSTRIAL LOANS	0.31	0.22	0.33	0.24	0.24
LOANS TO DEPOSITORY INSTITUTIONS	0.02	0.11	0.48	-0.04	-0.01
LOANS TO INDIVIDUALS	1.77	2.06	1.75	2.27	1.95
CREDIT CARD LOANS	5.50	4.96	5.53	5.74	3.93
AGRICULTURAL LOANS	0.05	-0.07	0.19	0.17	0.23
LOANS TO FOREIGN GOVERNMENTS AND INST	-0.36	-0.04	0.34	-0.42	-1.47
OTHER LOANS AND LEASES	0.46	0.27	0.30	0.25	0.24



BHCPR PEER GROUP DATA  
PEER GROUP 01

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PAST DUE AND NONACCRUAL LOANS AND LEASES

90+ DAYS PAST DUE AND NONACCRUAL LOANS  
AND LEASES AS A PERCENT OF LOAN TYPE

	mmm yyyy	mmm yyyy	yyyy	yyyy	yyyy
REAL ESTATE LOANS - 90+ DAYS PD	0.22	0.18	0.22	0.19	0.21
- NONACCRUAL	0.67	0.78	0.67	0.86	0.95
COML & INDL LOANS - 90+ DAYS PD	0.10	0.09	0.11	0.11	0.12
- NONACCRUAL	0.82	0.67	0.75	0.61	0.72
LNS TO INDIVIDUALS - 90+ DAYS PD	0.58	0.70	0.66	0.72	0.80
- NONACCRUAL	0.35	0.26	0.30	0.25	0.20
LOANS TO DEP INST - 90+ DAYS PD	0.05	0.00	0.00	0.00	0.00
- NONACCRUAL	0.17	0.03	0.09	0.03	0.03
AGRICULTURAL LOANS - 90+ DAYS PD	0.20	0.19	0.08	0.13	0.20
- NONACCRUAL	1.31	1.46	1.03	1.50	1.55
LNS TO FOREIGN GOVTS - 90+ DAYS PD	0.31	0.00	0.00	0.00	0.00
- NONACCRUAL	0.40	0.06	1.74	0.06	0.09
OTHER LOANS & LEASES - 90+ DAYS PD	0.13	0.07	0.11	0.07	0.08
- NONACCRUAL	0.29	0.19	0.23	0.19	0.27
TOTAL LOANS & LEASES - 90+ DAYS PD	0.22	0.26	0.23	0.28	0.29
- NONACCRUAL	0.63	0.56	0.59	0.55	0.62

MEMORANDA

RE LNS SEC BY 1-4 FAMILY - 90+ DAYS PD	0.30	0.22	0.29	0.24	0.26
- NONACCRUAL	0.58	0.61	0.67	0.63	0.66
REVOLVING - 90+ DAYS PD	0.17	0.16	0.21	0.15	0.17
- NONACCRUAL	0.27	0.20	0.21	0.18	0.20
CLOSED-END - 90+ DAYS PD	0.33	0.23	0.30	0.26	0.27
- NONACCRUAL	0.62	0.68	0.72	0.70	0.73
COMMERCIAL RE LOANS - 90+ DAYS PD	0.12	0.14	0.13	0.14	0.17
- NONACCRUAL	0.88	1.18	0.94	1.24	1.53
CONST & LAND DEV - 90+ DAYS PD	0.17	0.14	0.11	0.19	0.13
- NONACCRUAL	0.73	1.27	0.80	1.47	2.34
MULTIFAMILY - 90+ DAYS PD	0.09	0.04	0.15	0.05	0.08
- NONACCRUAL	0.76	0.95	0.74	0.89	1.14
NONFARM NONRES - 90+ DAYS PD	0.09	0.15	0.11	0.14	0.14
- NONACCRUAL	1.12	1.30	1.04	1.46	1.63
RE LNS SEC BY FARMLAND - 90+ DAYS PD	0.13	0.10	0.24	0.18	0.15
- NONACCRUAL	1.66	1.32	1.20	1.30	1.96
CREDIT CARD LOANS - 90+ DAYS PD	1.05	1.33	1.17	1.27	1.35
- NONACCRUAL	0.45	0.14	0.40	0.14	0.08

90+ DAYS PD+NONACCRUAL  
+ RE ACQ AS PERCENT OF:

TOTAL ASSETS	0.58	0.56	0.56	0.57	0.73
ALLOWANCE FOR LOAN & LEASE LOSSES	57.49	52.69	56.35	53.39	58.62
EQUITY CAPITAL + ALLOWANCE FOR CREDIT LOSSES	6.40	6.51	6.19	6.70	7.68
TIER 1 CAPITAL + ALLOWANCE FOR CREDIT LOSSES	7.22	6.79	7.07	6.91	8.01
LOANS & LEASES + RE ACQUIRED	0.94	0.96	0.92	0.97	1.16

BHCPR PEER GROUP DATA  
PEER GROUP 01

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PAST DUE AND NONACCRUAL LOANS AND LEASES (INTERNAL FR/CONFIDENTIAL)

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS PERCENT OF LOAN TYPE		mmm yyyy	mmm yyyy	yyyy	yyyy	yyyy
REAL ESTATE LOANS						
-	30-89 DAYS PD (CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	0.22	0.18	0.22	0.19	0.21
-	NONACCRUAL	0.67	0.78	0.67	0.86	0.95
COML AND INDL LNS						
-	30-89 DAYS PD (CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	0.10	0.09	0.11	0.11	0.12
-	NONACCRUAL	0.82	0.67	0.75	0.61	0.72
LNS TO INDIVIDUALS						
-	30-89 DAYS PD (CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	0.58	0.70	0.66	0.72	0.80
-	NONACCRUAL	0.35	0.26	0.30	0.25	0.20
LOANS TO DEP INST						
-	30-89 DAYS PD (CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	0.05	0.00	0.00	0.00	0.00
-	NONACCRUAL	0.17	0.03	0.09	0.03	0.03
AGRICULTURAL LOANS						
-	30-89 DAYS PD (CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	0.20	0.19	0.08	0.13	0.20
-	NONACCRUAL	1.31	1.46	1.03	1.50	1.55
LNS TO FOREIGN GOVTS						
-	30-89 DAYS PD (CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	0.31	0.00	0.00	0.00	0.00
-	NONACCRUAL	0.40	0.06	1.74	0.06	0.09
OTHER LOANS & LEASES						
-	30-89 DAYS PD (CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	0.13	0.07	0.11	0.07	0.08
-	NONACCRUAL	0.29	0.19	0.23	0.19	0.27
MEMORANDA						
-----						
RE LNS SEC BY 1-4 FAMILY						
-	30-89 DAYS PD(CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	0.30	0.22	0.29	0.24	0.26
-	NONACCRUAL	0.58	0.61	0.67	0.63	0.66
REVOLVING						
-	30-89 DAYS PD(CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	0.17	0.16	0.21	0.15	0.17
-	NONACCRUAL	0.27	0.20	0.21	0.18	0.20
CLOSED-END						
-	30-89 DAYS PD(CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	0.33	0.23	0.30	0.26	0.27
-	NONACCRUAL	0.62	0.68	0.72	0.70	0.73
COMMERCIAL REAL ESTATE						
-	30-89 DAYS PD(CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	0.12	0.14	0.13	0.14	0.17
-	NONACCRUAL	0.88	1.18	0.94	1.24	1.53
CONST AND LAND DEV						
-	30-89 DAYS PD(CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	0.17	0.14	0.11	0.19	0.13
-	NONACCRUAL	0.73	1.27	0.80	1.47	2.34
MULTIFAMILY						
-	30-89 DAYS PD(CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	0.09	0.04	0.15	0.05	0.08
-	NONACCRUAL	0.76	0.95	0.74	0.89	1.14
NONFARM NONRESIDENTIAL						
-	30-89 DAYS PD(CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	0.09	0.15	0.11	0.14	0.14
-	NONACCRUAL	1.12	1.30	1.04	1.46	1.63
RE LNS SEC BY FARMLAND						
-	30-89 DAYS PD(CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	0.13	0.10	0.24	0.18	0.15
-	NONACCRUAL	1.66	1.32	1.20	1.30	1.96
CREDIT CARD LOANS						
-	30-89 DAYS PD(CONF)	###.##	###.##	###.##	###.##	###.##
-	90+ DAYS PAST DUE	1.05	1.33	1.17	1.27	1.35
-	NONACCRUAL	0.45	0.14	0.40	0.14	0.08

BHCPR PEER GROUP DATA  
PEER GROUP 01

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PAST DUE, NONACCRUAL AND RESTRUCTURED ASSETS (INTERNAL FR/CONFIDENTIAL)

PERCENT OF LOANS AND LEASES	mmmm yyyy	mmmm yyyy	yyyy	yyyy	yyyy
30-89 DAYS PD LOANS AND LEASES	#####.##	#####.##	#####.##	#####.##	#####.##
90+ DAYS PAST DUE LOANS AND LEASES	0.22	0.26	0.23	0.28	0.29
NONACCRUAL LOANS AND LEASES	0.63	0.56	0.59	0.55	0.62
90+ DAYS PAST DUE & NONACCRUAL LNS&LS	0.86	0.82	0.84	0.83	1.04
30-89 DAYS PD RESTRUCTURED	#####.##	#####.##	#####.##	#####.##	#####.##
90+ DAYS PD RESTRUCTURED	0.00	0.00	0.00	0.00	0.00
NONACCRUAL RESTRUCTURED	0.01	0.01	0.01	0.01	0.02
PERCENT OF LNS & LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 DAYS PAST DUE ASSETS	#####.##	#####.##	#####.##	#####.##	#####.##
90+ DAYS PAST DUE ASSETS	0.23	0.26	0.23	0.28	0.29
NONACCRUAL ASSETS	0.69	0.61	0.64	0.58	0.63
30+ DAYS PD AND NONAC ASSETS	#####.##	#####.##	#####.##	#####.##	#####.##
PERCENT OF TOTAL ASSETS					
90+ DAYS PD AND NONACCRUAL ASSETS	0.54	0.53	0.53	0.53	0.66
90+ DAYS PD AND NONAC ASSETS + OREO	0.60	0.59	0.58	0.60	0.75
RESTRUCTURED AND NONACCRUAL LNS & LS + REAL ESTATE ACQ AS PERCENT OF:					
TOTAL ASSETS	0.45	0.40	0.39	0.40	0.48
ALLOWANCE FOR LOAN & LEASE LOSSES	43.96	37.83	41.13	37.52	40.34
EQUITY CAPITAL + ALLOW FOR CREDIT LOSSES	5.02	4.50	4.68	4.55	5.58
TIER 1 CAPITAL + ALLOW FOR CREDIT LOSSES	5.65	4.98	5.04	5.00	5.76
LOANS AND LEASES + RE ACQUIRED	0.74	0.66	0.70	0.66	0.79

BHCPR PEER GROUP DATA  
PEER GROUP 01

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RISK-BASED CAPITAL AND OFF-BALANCE-SHEET TRANSACTIONS

CAPITAL RATIOS	mm yyyy	mm yyyy	yyyy	yyyy	yyyy
TIER 1 LEVERAGE RATIO	7.27	7.47	7.30	7.42	7.51
TIER 1 RBC RATIO	9.25	9.48	9.32	9.37	9.68
TOTAL RISK-BASED CAPITAL RATIO	12.10	12.75	12.08	12.54	13.14
TANGIBLE TIER 1 LEVERAGE RATIO	6.86	7.05	6.85	7.02	7.17
TANGIBLE COMMON EQ CAP/TAN ASSETS	5.94	6.04	5.92	5.99	6.37
OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
LOAN COMMITMENTS	39.86	43.07	37.94	42.12	41.24
STANDBY LETTERS OF CREDIT	3.80	3.96	3.74	3.98	3.98
COMMERCIAL & SIMILAR LTRS OF CREDIT	0.34	0.51	0.38	0.54	0.56
FINANCIAL ASSETS SOLD WITH RECOURSE	2.56	2.02	2.11	2.04	0.56
SECURITIES BORROWED	0.09	0.04	0.05	0.04	0.01
SECURITIES LENT	6.07	5.94	5.12	5.67	4.47
CREDIT DERIVATIVES (BHC AS GUARANTOR)	0.18	0.15	0.16	0.05	NA
CREDIT DERIVATIVES (BHC AS BENEFICIARY)	0.42	0.18	0.42	0.10	NA
TYPE OF DERIVATIVE INSTRUMENT:					
DERIVATIVE CONTRACTS	218.56	198.92	165.79	199.00	180.96
INTEREST RATE CONTRACTS	169.77	136.27	119.03	130.67	93.77
INTEREST RATE FUTURES & FORWARD CONTR	25.93	25.57	26.36	24.30	22.81
WRITTEN OPTIONS CONTRACTS (INT RATE)	12.41	13.07	11.32	12.21	10.89
PURCHASED OPTIONS CONTRACTS (INT RATE)	17.10	16.05	14.64	17.52	13.12
INTEREST RATE SWAPS	90.02	49.91	87.26	64.91	45.06
FOREIGN EXCHANGE CONTRACTS	43.39	58.56	49.98	64.22	59.55
FUTURES & FORWARD FOREIGN EXCH CONTR	22.41	40.38	35.66	46.65	44.36
WRITTEN OPTIONS CONTR (FOREIGN EXCH)	4.91	6.99	5.08	6.85	5.84
PURCHASED OPTIONS CONTR(FOREIGN EXCH)	4.88	6.91	5.03	6.39	5.56
FOREIGN EXCHANGE RATE SWAPS	2.74	2.43	2.49	2.42	2.17
EQUITY, COMMODITY, & OTHER DERIV CONTR	3.58	2.77	3.16	2.86	2.31
COMMODITY & OTHER FUTURES & FORW CONTR	0.61	0.61	0.53	0.62	0.22
WRITTEN OPTIONS CONTR (COMM & OTHER)	1.04	0.80	0.94	0.90	0.94
PURCHASED OPTIONS CONTR (COMM & OTHER)	1.16	0.81	1.18	0.86	0.64
COMMODITY AND OTHER SWAPS	0.28	0.32	0.27	0.29	0.27
PERCENT OF AVERAGE LOANS AND LEASES:					
LOAN COMMITMENTS	68.40	73.84	73.77	76.47	71.18

BHCPR PEER GROUP DATA  
PEER GROUP 01

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DERIVATIVES ANALYSIS

PERCENT OF NOTIONAL AMOUNT	mm yyyy	mm yyyy	yyyy	yyyy	yyyy
INTEREST RATE CONTRACTS	83.73	81.31	82.25	78.27	80.18
FOREIGN EXCHANGE CONTRACTS	15.64	18.23	17.23	21.30	19.46
EQUITY, COMM, & OTHER CONTRACTS	0.42	0.28	0.33	0.26	0.25
FUTURES AND FORWARDS	35.67	33.27	36.88	35.44	30.87
WRITTEN OPTIONS	7.11	8.51	6.64	7.65	7.04
EXCHANGE-TRADED	0.91	1.41	0.69	0.67	0.61
OVER-THE-COUNTER	6.20	7.10	5.68	6.71	6.24
PURCHASED OPTIONS	13.21	14.43	11.94	14.69	17.15
EXCHANGE-TRADED	1.39	1.09	0.97	1.07	1.36
OVER-THE-COUNTER	11.81	12.98	10.68	12.87	15.19
SWAPS	44.08	43.79	44.53	42.22	44.94
HELD FOR TRADING	38.76	43.20	39.21	43.91	38.01
INTEREST RATE CONTRACTS	25.04	27.44	24.21	26.07	21.42
FOREIGN EXCHANGE CONTRACTS	13.27	15.35	14.60	17.45	16.28
EQUITY, COMM, & OTHER CONTRACTS	0.24	0.24	0.21	0.23	0.21
NON-TRADED	61.24	56.80	60.79	56.09	61.99
INTEREST RATE CONTRACTS	58.69	53.87	58.04	52.20	58.77
FOREIGN EXCHANGE CONTRACTS	1.78	2.10	1.72	2.88	2.14
EQUITY, COMM, & OTHER CONTRACTS	0.10	0.02	0.12	0.02	0.02
MEMO: MARKED-TO-MARKET	18.27	15.14	18.41	16.66	12.96
DERIV CONTR(EXCL FUT & FX LE 14 DAYS):	83.39	80.61	82.42	83.31	82.97
ONE YEAR OR LESS	40.13	40.99	41.63	42.49	39.39
OVER 1 YEAR TO 5 YEARS	33.96	30.94	31.86	31.92	35.04
OVER 5 YEARS	9.29	8.68	8.93	7.86	7.32
GROSS NEGATIVE FAIR VALUE (ABS VAL)	0.68	0.61	0.88	0.70	0.71
GROSS POSITIVE FAIR VALUE	0.95	1.11	1.27	1.10	0.84
PERCENT OF TIER 1 CAPITAL:					
GROSS NEGATIVE FAIR VALUE, ABS VAL (X)	0.36	0.35	0.44	0.37	0.38
GROSS POSITIVE FAIR VALUE (X)	0.32	0.37	0.46	0.39	0.38
HELD FOR TRADING (X)	0.30	0.34	0.42	0.36	0.36
NON-TRADED (X)	0.03	0.03	0.04	0.03	0.02
NON-TRADED MARKED-TO-MARKET (X)	0.01	0.00	0.00	0.00	0.00
CURR CREDIT EXPOSURE (X)	0.13	0.17	0.19	0.20	0.14
CREDIT LOSSES ON OFF-BAL SHEET DERIV	0.00	0.01	0.04	0.01	0.00
NET UNAMORT REALIZED GAIN(LOSS), OBS DERIV	0.15	0.01	0.17	0.04	NA
PAST DUE DERIVATIVE INSTRUMENTS:					
90+ DAYS PAST DUE, BOOK VALUE	0.00	0.00	0.00	0.00	0.00
90+ DAYS PAST DUE, REPLACEMENT COST	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
CURR CREDIT EXPOSURE/RISK WTD ASSETS	1.13	1.56	1.61	1.75	1.33
CREDIT LOSSES ON OBS DERIV/CR ALLOW	0.02	0.10	0.38	0.04	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
INCREASE(DEC) IN INTEREST INC/NET INC	2.18	1.22	1.37	0.54	-0.08
DECR(INCR) IN INTEREST EXPENSE/NET INC	1.78	1.44	1.13	1.35	0.84
NET INCR(DEC) IN NONINT ALLOC/NET INC	0.02	-0.42	-0.54	0.18	0.01
INCR (DEC) IN NET INCOME/NET INC	3.73	1.35	1.88	2.06	0.73

BHCPR PEER GROUP DATA  
PEER GROUP 01

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DERIVATIVES ANALYSIS (INTERNAL FR/CONFIDENTIAL)

PERCENT OF NOTIONAL AMOUNT	mm yy	mm yy	yy	yy	yy
INTEREST RATE CONTRACTS	83.73	81.31	82.25	78.27	80.18
FOREIGN EXCHANGE CONTRACTS	15.64	18.23	17.23	21.30	19.46
EQUITY, COMM, & OTHER CONTRACTS	0.42	0.28	0.33	0.26	0.25
FUTURES AND FORWARDS	35.67	33.27	36.88	35.44	30.87
WRITTEN OPTIONS	7.11	8.51	6.64	7.65	7.04
EXCHANGE-TRADED	0.91	1.41	0.69	0.67	0.61
OVER-THE-COUNTER	6.20	7.10	5.68	6.71	6.24
PURCHASED OPTIONS	13.21	14.43	11.94	14.69	17.15
EXCHANGE-TRADED	1.39	1.09	0.97	1.07	1.36
OVER-THE-COUNTER	11.81	12.98	10.68	12.87	15.19
SWAPS	44.08	43.79	44.53	42.22	44.94
HELD FOR TRADING	38.76	43.20	39.21	43.91	38.01
INTEREST RATE CONTRACTS	25.04	27.44	24.21	26.07	21.42
FOREIGN EXCHANGE CONTRACTS	13.27	15.35	14.60	17.45	16.28
EQUITY, COMM, & OTHER CONTRACTS	0.24	0.24	0.21	0.23	0.21
NON-TRADED	61.24	56.80	60.79	56.09	61.99
INTEREST RATE CONTRACTS	58.69	53.87	58.04	52.20	58.77
FOREIGN EXCHANGE CONTRACTS	1.78	2.10	1.72	2.88	2.14
EQUITY, COMM, & OTHER CONTRACTS	0.10	0.02	0.12	0.02	0.02
MEMO: MARKED-TO-MARKET	18.27	15.14	18.41	16.66	12.96
DERIV CONTR(EXCL FUT & FX LE 14 DAYS):	83.39	80.61	82.42	83.31	82.97
ONE YEAR OR LESS	40.13	40.99	41.63	42.49	39.39
OVER 1 YEAR TO 5 YEARS	33.96	30.94	31.86	31.92	35.04
OVER 5 YEARS	9.29	8.68	8.93	7.86	7.32
GROSS NEGATIVE FAIR VALUE (ABS VAL)	0.68	0.61	0.88	0.70	0.71
GROSS POSITIVE FAIR VALUE	0.95	1.11	1.27	1.10	0.84
PERCENT OF TIER 1 CAPITAL:					
GROSS NEGATIVE FAIR VALUE, ABS VAL (X)	0.36	0.35	0.44	0.37	0.38
GROSS POSITIVE FAIR VALUE (X)	0.32	0.37	0.46	0.39	0.38
HELD FOR TRADING (X)	0.30	0.34	0.42	0.36	0.36
NON-TRADED (X)	0.03	0.03	0.04	0.03	0.02
NON-TRADED MARKED-TO-MARKET (X)	0.01	0.00	0.00	0.00	0.00
CURR CREDIT EXPOSURE (X)	0.13	0.17	0.19	0.20	0.14
CREDIT LOSSES ON OFF-BAL SHEET DERIV	0.00	0.01	0.04	0.01	0.00
NET UNAMORT REALIZED GAIN(LOSS), OBS DERIV	0.15	0.01	0.17	0.04	NA
PAST DUE DERIVATIVE INSTRUMENTS:					
30-89 DAYS PAST DUE, BOOK VALUE (CONF)	####.##	####.##	####.##	####.##	####.##
30-89 DAYS PAST DUE, REPL COST (CONF)	####.##	####.##	####.##	####.##	####.##
90+ DAYS PAST DUE, BOOK VALUE	0.00	0.00	0.00	0.00	0.00
90+ DAYS PAST DUE, REPLACEMENT COST	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
CURR CREDIT EXPOSURE/RISK WTD ASSETS	1.13	1.56	1.61	1.75	1.33
CREDIT LOSSES ON OBS DERIV/CR ALLOW	0.02	0.10	0.38	0.04	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
INCREASE(DECR)IN INTEREST INC/NET INC	2.18	1.22	1.37	0.54	-0.08
DECR(INCR)IN INTEREST EXPENSE/NET INC	1.78	1.44	1.13	1.33	0.84
NET INCR(DECR)IN NONINT ALLOC/NET INC	0.02	-0.42	-0.54	0.18	0.01
INCR (DECR) IN NET INCOME/NET INC	3.73	1.35	1.88	2.06	0.73

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FOREIGN ACTIVITIES

ANALYSIS RATIOS	mmm yyyy	mmm yyyy	yyyy	yyyy	yyyy
STDBY LC/TOTAL LOANS & LS	13.54	118.99	95.49	247.83	117.25
YIELD OR COST:					
FOREIGN LOANS	4.33	4.24	4.67	3.98	4.30
INTEREST-BEARING BALANCES	17.95	17.42	17.05	5.95	5.35
FOREIGN SECURITIES:					
DEBT SECURITIES	7.81	7.66	8.25	8.05	7.54
EQUITY SECURITIES	1.94	9.21	2.84	6.80	4.88
INTEREST-BEARING DEPOSITS	5.12	5.26	5.64	5.47	5.42
NET LOSSES AS A PERCENT OF FOREIGN LOANS & LEASES BY TYPE					
REAL ESTATE LOANS	0.19	0.48	2.14	0.93	0.45
COMMERCIAL AND INDUSTRIAL LOANS	3.19	1.40	1.38	0.39	0.12
FOREIGN GOVERNMENTS & INST	-0.36	-0.04	0.34	-0.42	-1.47
LEASES	0.60	0.35	0.51	0.39	10.32
GROWTH RATES					
NET LOANS AND LEASES	180.08	75.50	61.89	316.84	186.99
TOTAL SELECTED ASSETS	105.00	43.94	76.76	47.95	33.74
TOTAL DEPOSITS	91.20	32.33	54.56	86.15	5.62

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PARENT COMPANY ANALYSIS - PART I

	mm yyy	mm yyy	yyy	yyy	yyy
PROFITABILITY:					
NET INCOME/AVG EQUITY CAPITAL	16.70	16.89	15.72	16.63	15.73
BANK NET INC/AV EQ INV IN BANKS	15.55	15.47	15.37	16.67	15.77
NONBANK NET INC/AVG EQ INV IN NONBANKS	13.21	13.36	8.97	11.81	12.86
SUB BHCS NET INC/AVG EQ INV IN SUB BHCS	17.90	14.63	12.06	14.84	13.19
BANK NET INCOME/PARENT NET INCOME	76.15	78.63	78.48	78.30	76.87
NONBANK NET INC/PARENT NET INCOME	10.50	8.40	8.53	7.84	6.56
SUB BHCS NET INC/PARENT NET INCOME	23.87	21.10	25.51	24.71	23.55
LEVERAGE:					
TOTAL LIABILITIES/EQUITY	44.26	49.96	47.12	50.08	45.20
TOTAL DEBT/EQUITY CAPITAL	30.79	35.53	30.59	35.47	35.84
TOTAL DEBT/EQ CAP - EXC OVER FAIR VAL	37.65	39.25	32.68	43.86	42.19
LONG-TERM DEBT/EQUITY CAPITAL	23.42	28.03	23.37	27.65	27.64
SHORT-TERM DEBT/EQUITY CAPITAL	9.79	9.23	9.44	9.31	9.39
CURRENT PORTION OF LT DEBT/EQUITY	0.79	0.74	0.87	0.75	0.98
EXC COST OVER FAIR VALUE/EQUITY CAP	4.03	4.23	3.98	4.10	3.03
LONG-TERM DEBT/CONSOLIDATED LT DEBT	28.77	42.94	31.76	44.01	50.29
DOUBLE LEVERAGE:					
EQUITY INVESTMENT IN SUBS/EQUITY	111.10	111.37	110.95	110.74	105.62
TOTAL INVESTMENT IN SUBS/EQUITY	131.22	135.46	131.09	138.16	130.03
EQUITY INV IN SUBS/CONS EQ CAP + MIN INT	102.17	101.79	101.67	101.24	100.24
TOTAL INV IN SUBS/CONS EQ CAP + MIN INT	120.81	126.83	120.20	125.78	123.08
DOUBLE LEVERAGE PAYBACK:					
EQUITY INV IN SUBS - EQ CAP/NET INC (X)	0.68	0.71	0.69	0.74	0.36
EQ INV IN SUBS - EQ CAP/NET INC - DIV (X)	2.43	1.83	1.87	1.74	1.33
COVERAGE ANALYSIS:					
OP INC - TAX + NONCASH/OPER EXP + DIV	114.49	139.14	143.77	157.32	181.15
CASH FL FR OPER+NONCASH+OP EXP/OP EXP+DIV	136.07	154.52	156.37	158.20	184.81
ADJ CASH FL/OP EXP + REPAID LT DEBT + DIV	109.22	111.75	113.96	90.70	122.07
PRETAX OPER INC + INT EXP/INT EXPENSE	671.85	640.27	1098.02	714.54	965.19
DIV + INT FROM SUBS/INT EXP + DIV	118.58	134.13	353.32	159.81	190.81
FEES + OTHER INC FROM SUBS/SAL + OTH EXP	29.12	36.84	29.55	32.58	38.07
NET INC/CURR PORT OF LT DEBT + PFD DIV (X)	9860.69	+++++	+++++	+++++	208.67
OTHER RATIOS:					
NET ASSETS REPR IN 1 YR/TOTAL ASSETS	-0.31	1.64	-0.85	1.93	3.13
PAST DUE AND NONACCR AS % OF LNS&LS:					
90+ DAYS PAST DUE	0.01	0.18	0.00	0.06	0.49
NONACCRUAL	6.32	2.14	5.84	6.94	6.95
TOTAL	6.33	2.32	5.84	7.00	7.44
GUARANTEED LOANS AS % OF EQUITY CAP:					
TO BANK SUBSIDIARIES	0.07	0.02	0.06	0.01	0.00
TO NONBANK SUBSIDIARIES	1.31	1.46	1.53	1.57	0.98
TO SUBSIDIARY BHCS	0.00	0.00	0.00	0.00	0.00
TOTAL	1.69	3.01	1.92	2.68	2.08
AS A % OF CONSOLIDATED BHC ASSETS:					
NONBANK ASSETS OF NONBANK SUBSIDIARIES	7.74	7.72	7.12	NA	NA
COMBINED THRIFT ASSETS	1.70	0.85	1.18	NA	NA
COMBINED FOREIGN NONBANK SUB ASSETS	0.32	0.18	0.33	NA	NA



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PARENT COMPANY ANALYSIS - PART II

PAYOUT RATIOS - PARENT

	mmn yyyy	mmn yyyy	yyyy	yyyy	yyyy
DIV PAID/INC BEF UNDIST INC	149.26	74.57	72.50	70.78	57.48
DIVIDENDS PAID/NET INCOME	39.64	36.60	42.07	38.74	39.55
NET INCOME - DIVIDENDS/AVG EQUITY	9.85	10.50	9.16	10.28	9.59
PERCENT OF DIVIDENDS PAID:					
DIVIDENDS FROM BANK SUBS	85.79	115.74	124.88	132.56	165.61
DIVIDENDS FROM NONBANK SUBS	6.87	8.74	17.56	16.01	10.20
DIVIDENDS FROM SUBSIDIARY BHCS	29.26	24.69	42.05	52.40	53.24
DIVIDENDS FROM ALL SUBSIDIARIES	125.19	164.77	184.49	200.97	234.20

PAYOUT RATIOS - SUBSIDIARIES

PERCENT OF BANK NET INCOME:					
DIVIDENDS FROM BANK SUBS	47.36	59.44	69.47	64.47	79.68
INTEREST INC FROM BANK SUBS	9.53	11.12	9.54	10.23	19.70
MGT & SERV FEES FROM BANK SUBS	445.95	333.59	7.89	38.55	18.95
OTHER INCOME FROM BANK SUBS	0.56	0.05	0.17	0.08	0.18
OPERATING INC FROM BANK SUBS	296.63	564.32	88.83	115.30	146.90
PERCENT OF NONBANK NET INCOME:					
DIVIDENDS FROM NONBANK SUBS	35.91	22.17	72.20	76.53	118.42
INTEREST INC FROM NONBANK SUBS	97.68	64.32	56.81	81.83	74.08
MGT & SERV FEES FROM NONBANK SUBS	16.21	9.43	8.62	16.73	10.47
OTHER INCOME FROM NONBANK SUBS	0.11	2.40	2.56	0.83	1.57
OPERATING INC FROM NONBANK SUBS	152.50	120.35	150.33	168.28	203.73
PERCENT OF SUB BHCS' NET INCOME:					
DIVIDENDS FROM SUBSIDIARY BHCS	62.71	64.32	103.47	87.93	95.14
INTEREST INC FROM SUBSIDIARY BHCS	1.85	3.34	2.78	3.57	3.94
MGT & SERV FEES FROM SUB BHCS	3.13	1.70	3.16	6.87	3.67
OTHER INCOME FROM SUBSIDIARY BHCS	0.00	0.00	0.04	0.00	0.00
OPERATING INCOME FROM SUB BHCS	67.71	69.36	109.45	98.37	107.55
DEPENDENCE ON SUBSIDIARIES					
PERCENT OF TOTAL OPERATING INCOME:					
DIVIDENDS FROM BANK SUBS	43.88	44.75	51.46	49.66	55.89
INTEREST INC FROM BANK SUBS	7.29	13.78	6.21	9.03	6.82
MGT & SERV FEES FROM BANK SUBS	7.30	8.59	4.92	5.81	5.70
OTHER INCOME FROM BANK SUBS	0.05	0.02	0.10	0.04	0.10
OPERATING INC FROM BANK SUBS	58.68	67.32	62.84	64.70	68.69
DIVIDENDS FROM NONBANK SUBS	3.38	2.91	5.07	5.10	3.11
INTEREST INC FROM NONBANK SUBS	6.12	6.13	4.04	4.01	3.96
MGT & SERV FEES FROM NONBANK SUBS	0.60	0.84	0.49	0.39	0.37
OTHER INCOME FROM NONBANK SUBS	-0.01	0.17	-0.19	0.14	0.14
OPERATING INCOME FROM NONBANK SUBS	12.41	9.61	13.95	9.65	8.32
DIVIDENDS FROM SUBSIDIARY BHCS	15.91	13.00	16.20	17.65	16.78
INTEREST INC FROM SUBSIDIARY BHCS	0.25	0.64	0.38	0.42	0.30
MGT & SERV FEES FROM SUB BHCS	0.37	0.17	0.19	0.80	0.75
OTHER INCOME FROM SUBSIDIARY BHCS	0.00	0.00	0.00	0.00	0.00
OPERATING INCOME FROM SUB BHCS	17.03	14.55	17.62	19.73	18.13
LOANS AND ADV FROM SUBS/ST DEBT	211.49	146.44	163.73	219.83	104.43
LOANS AND ADV FROM SUBS/TOTAL DEBT	47.18	33.37	44.68	32.54	15.24